UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF PENNSYLVANIA

In re:

Chapter 13 Bankruptcy

Robert D. and Traci M. Emerich,

Bankruptcy No. 18-12370-ref

Debtors

CERTIFICATE OF NO RESPONSE

I, George M. Lutz, Esquire, attorney for Debtors, hereby certify that neither the Trustee nor the United States Trustee nor any interested persons have filed an Answer within the time set by the court to the Motion to Approve Loan Modification Agreement with Roundpoint Mortgage Servicing Corporation and requests that the court grant the Motion to Approve Loan Modification Agreement with Roundpoint Mortgage Servicing Corporation, as the Motion is uncontested.

Date: October 11, 2018

Respectfully submitted,

Hartman, Valeriano, Magovern & Lutz, P.C.

by: /s/ George M. Lutz

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